

<p>Attorney or Party Name, Address, Telephone &amp; FAX Nos., State Bar No. &amp; Email Address</p> <p>Lynda T. Bui, Trustee 3550 Vine Street, Suite 210 Riverside, California 92507 Telephone: (949) 340-3400 Facsimile: (949) 340-3000 Email: trustee.bui@shulmanbastian.com</p> <p><input checked="checked" type="checkbox"/> Individual appearing without attorney <input type="checkbox"/> Attorney for:</p>		<p>FOR COURT USE ONLY</p>	
<p><b>UNITED STATES BANKRUPTCY COURT CENTRAL DISTRICT OF CALIFORNIA - RIVERSIDE DIVISION</b></p>			
<p>In re:</p> <p>FRANCISCO J. PEREZ aka FRANCISCO PEREZ aka FRANCISCO J. PEREZ, JR. and GUADALUPE NAJERA PEREZ,</p> <p>Debtor(s).</p>		<p>CASE NO.: 6:21-bk-15209-SY CHAPTER: 7</p> <p><b>NOTICE OF SALE OF ESTATE PROPERTY</b></p>	

<b>Sale Date:</b> 03/03/2022      (Hearing date on Sale Motion)	<b>Time:</b> 9:30 am
<b>Location:</b> Courtroom 302, U.S. Bankruptcy Court, 3420 Twelfth Street, Riverside, CA 92501	

**Type of Sale:** ☒ Public ☐ Private **Last date to file objections:** 02/17/2022

**Description of property to be sold:** 2014 Chevrolet Suburban; regularly maintained and in good condition.  
Approximately 21,227 miles; stored in parking garage.

**Terms and conditions of sale:** See attached Statement of Information in Compliance with LBR 6004-1(c)(3).

**Proposed sale price:** at least \$20,000.00

**Overbid procedure (if any):** Trustee to sell the Vehicle by any reasonable means, on an all cash basis and an as-is basis, as long as the Estate receives not less than \$20,000.00 gross for the Vehicle.

**If property is to be sold free and clear of liens or other interests, list date, time and location of hearing:**

3/3/2022 at 9:30 a.m.

United States Bankruptcy Court

Courtroom 302

3420 Twelfth Street

Riverside, CA 92501

**Contact person for potential bidders (include name, address, telephone, fax and/or email address):**

Lynda T. Bui

Chapter 7 Trustee

3550 Vine Street, Suite 210

Riverside, California 92507

Telephone: (949) 340-3400

Facsimile: (949) 340-3000

Email: trustee.bui@shulmanbastian.com

Date: 01/31/2022

**Attachments:**

- (1) Statement of Information**
- (2) Notice of Motion (includes copy of the Sale Motion)**
- (3) Proof of Service**

**Statement of Information  
in Compliance with LBR 6004-1(c)(4)**

**Statement of Information in Compliance with LBR 6004-1(c)(4)**

<b><u>LBR 6004-1(c)(4) Requirement</u></b>	<b><u>Information</u></b>
<i>LBR 6004-1(c)(3)(B)</i> Name and address of the proposed buyer:	There is currently no proposed buyer. At the Trustee's request, the Debtors obtained an offer from Carmax for the Vehicle, which was \$27,000. However, the offer was only good for seven days after it was presented to the Debtors. The Trustee believes that she can sell the Vehicle for over \$20,000.00.
<i>LBR 6004-1(c)(3)(C)</i> Description of the property to be sold:	2014 Chevrolet Suburban ("Vehicle"); regularly maintained and in good condition; approximately 21,227 miles; vehicle will be stored in parking garage until sale is completed.
<i>LBR 6004-1(c)(3)(D)</i> Terms and conditions of the proposed sale, including the price and all contingencies:	The sale shall be conducted on an all cash basis and an as-is basis, as long as the Estate receives not less than \$20,000.00 in gross for the Vehicle. The sale shall be without any warranties, representations or contingencies.
<i>LBR 6004-1(c)(3)(E)</i> Whether the proposed sale is free and clear of liens, claims or interests, or subject to them, and a description of all such liens, claims or interests:	There are no liens against the Vehicle. The sale will be free and clear of liens, claims and interests of third parties, with such liens, claims and interests to attach to the sale proceeds pending further Court order.
<i>LBR 6004-1(c)(3)(F)</i> Whether the proposed sale is subject to higher and better bids:	Yes to the extent the Trustee receives a higher offer.
<i>LBR 6004-1(c)(3)(G)</i> Consideration to be received by the Estate, including estimated commissions, fees and other costs of sale:	The Estate is expected to receive no less than \$20,000.00 in gross.
<i>LBR 6004-1(c)(3)(H)</i> If authorization is sought to pay commission, the identity of the auctioneer, broker, or sales agent and the amount or percentage of the proposed commission to be paid:	Not applicable.
<i>LBR 6004-1(c)(3)(I)</i> A description of the estimated or possible tax consequences to the Estate, if known, and how any tax liability generated by the sale of the property will be paid:	The Trustee believes there will be no tax liability from the sale because she is informed that the Vehicle is being sold for less than the Debtors' purchase price for the Vehicle and there will be no gain from the sale.
<i>LBR 6004-1(c)(3)(J)</i> Date which objection must be filed and served:	Objections, if any, must be filed and served 14 days prior to the hearing date on the Sale Motion, or by February 17, 2022.

<p>Attorney or Party Name, Address, Telephone &amp; FAX Nos., State Bar No. &amp; Email Address</p> <p>Lynda T. Bui, Trustee 3550 Vine Street, Suite 210 Riverside, California 92507 Telephone: (949) 340-3400 Facsimile: (949) 340-3000 Email: trustee.bui@shulmanbastian.com</p> <p>Chapter 7 Trustee</p> <p><input type="checkbox"/> Individual appearing without attorney <input type="checkbox"/> Attorney for:</p>	<p>FOR COURT USE ONLY</p>
<p style="text-align: center;"><b>UNITED STATES BANKRUPTCY COURT CENTRAL DISTRICT OF CALIFORNIA - RIVERSIDE DIVISION</b></p>	
<p>In re:</p> <p>FRANCISCO J. PEREZ aka FRANCISCO PEREZ aka FRANCISCO J. PEREZ, JR. and GUADALUPE NAJERA PEREZ,</p> <p style="text-align: right;">Debtor(s).</p>	<p>CASE NO.: 6:21-bk-15209-SY CHAPTER: 7</p> <p><b>NOTICE OF MOTION FOR:</b></p> <p>Chapter 7 Trustee's Motion for Order Approving the Sale of Personal Property of the Estate (2014 Chevrolet Suburban) Pursuant to Bankruptcy Code §§ 363(b)(1) and (f)</p> <p><b>(Specify name of Motion)</b></p> <p>DATE: 03/03/2022 TIME: 9:30 am COURTROOM: 302 PLACE: 3420 Twelfth Street Riverside, CA 92501</p>

1. TO (*specify name*): United States Trustee, Debtors, Creditors, Parties in Interest, and respective counsel
2. NOTICE IS HEREBY GIVEN that on the following date and time and in the indicated courtroom, Movant in the above-captioned matter will move this court for an Order granting the relief sought as set forth in the Motion and accompanying supporting documents served and filed herewith. Said Motion is based upon the grounds set forth in the attached Motion and accompanying documents.
3. **Your rights may be affected.** You should read these papers carefully and discuss them with your attorney, if you have one. (If you do not have an attorney, you may wish to consult one.)

4. **Deadline for Opposition Papers:** This Motion is being heard on regular notice pursuant to LBR 9013-1. If you wish to oppose this Motion, you must file a written response with the court and serve a copy of it upon the Movant or Movant's attorney at the address set forth above no less than fourteen (14) days prior to the above hearing date. If you fail to file a written response to this Motion within such time period, the court may treat such failure as a waiver of your right to oppose the Motion and may grant the requested relief.
5. **Hearing Date Obtained Pursuant to Judge's Self-Calendaring Procedure:** The undersigned hereby verifies that the above hearing date and time were available for this type of Motion according to the judge's self-calendaring procedures.

Date: 01/31/2022

\_\_\_\_\_  
Printed name of law firm

/s/ Lynda T. Bui  
Signature

Lynda T. Bui  
Printed name of attorney

1 Lynda T. Bui, Trustee  
3550 Vine Street, Suite 210  
2 Riverside, California 92507  
Telephone: (949) 340-3400  
3 Facsimile: (949) 340-3000  
Email: trustee.bui@shulmanbastian.com  
4

5 Chapter 7 Trustee  
6  
7

8 **UNITED STATES BANKRUPTCY COURT**  
9 **CENTRAL DISTRICT OF CALIFORNIA, RIVERSIDE DIVISION**  
10

11 In re

12 **FRANCISCO J. PEREZ** aka  
13 **FRANCISCO PEREZ** aka **FRANCISCO**  
14 **J. PEREZ, JR. and GUADALUPE**  
**NAJERA PEREZ,**

15 Debtors.  
16  
17

Case No. 6:21-bk-15209-SY

Chapter 7

**CHAPTER 7 TRUSTEE'S MOTION FOR  
ORDER APPROVING THE SALE OF  
PERSONAL PROPERTY OF THE ESTATE  
(2014 CHEVROLET SUBURBAN)  
PURSUANT TO BANKRUPTCY CODE §§  
363(b)(1) AND (f); AND DECLARATION  
OF LYNDA T. BUI IN SUPPORT THEREOF**

**Hearing Date:**

Date: March 3, 2022

Time: 9:30 a.m.

Place: Courtroom 302  
18  
19

20 **TO THE HONORABLE SCOTT H. YUN, UNITED STATES BANKRUPTCY JUDGE, THE**  
21 **OFFICE OF THE UNITED STATES TRUSTEE, THE DEBTORS AND CREDITORS, AND**  
22 **OTHER INTERESTED PARTIES AND THEIR COUNSEL OF RECORD:**

23 Lynda T. Bui ("Trustee"), the duly appointed, qualified and acting Chapter 7 trustee  
24 for the bankruptcy estate ("Estate") of Francisco J. Perez aka Francisco Perez aka  
25 Francisco J. Perez, Jr. and Guadalupe Najera Perez ("Debtors"), brings this *Chapter 7*  
26 *Trustee's Motion for Order Approving the Sale of Personal Property of the Estate (2014*  
27 *Chevrolet Suburban) Pursuant to Bankruptcy Code §§ 363(b)(1) and (f)* ("Sale Motion")  
28 and respectfully represents as follows:



1 I. **RELEVANT FACTS**

2 The Debtors are in possession of a 2014 Chevrolet Suburban ("Vehicle"). On their  
3 Schedules filed on September 30, 2021 (docket 1), the Debtors valued the Vehicle at  
4 \$12,893.00 and claimed an exemption of \$806.00 pursuant to C.C.P. § 704.010. There is  
5 no secured debt against the Vehicle. The Debtors have advised that the Vehicle has been  
6 regularly maintained, is in good condition and has approximately 21,227 miles on it. See,  
7 **Exhibit 1** to the Declaration of Lynda T. Bui in support.

8 At the Trustee's request, the Debtors obtained an offer from Carmax for the Vehicle,  
9 which was \$27,000.00. However, the offer was only good for seven days after it was  
10 presented to the Debtors. The Trustee believes that she can sell the Vehicle for over  
11 \$20,000.00, but will need a Bankruptcy Court order.

12 II. **ARGUMENT**

13 Given the increase in value of used cars recently and the ease of which they can be  
14 sold without utilizing an auctioneer, the Trustee determined that it may be beneficial to  
15 creditors of the Estate if she administers vehicles by using the sale process online. In order  
16 to obtain the best price for the Vehicle, the Trustee seeks a Court order authorizing the  
17 Trustee to sell the Vehicle by any reasonable means (such as soliciting local dealers in the  
18 area or auction sites used for vehicles) on an all cash and an as-is basis for no less than  
19 \$20,000.00. The sale shall be without any warranties, representations or contingencies,  
20 free and clear of liens, claims and interests of third parties, with such liens, claims and  
21 interests to attach to the sale proceeds pending further Court order.

22 ///

23 ///

24 ///

1 The sale is authorized by Bankruptcy Code section 363(f)<sup>1</sup> and will provide for a  
2 cost-efficient and expeditious manner in which to administer the Vehicle. The Estate is  
3 expected to be able to sell the Vehicle for not less than \$20,000.00 if this Sale Motion is  
4 approved. If the Sale Motion is not approved, the Estate may have difficulty marketing the  
5 Vehicle for sale and may have to abandon the Vehicle as being burdensome, which would  
6 result in no benefit for the Estate. Accordingly and based on the Trustee's business  
7 judgment, the Trustee respectfully requests that the Court approve the Sale Motion.

8 Through this Motion, the Trustee is also seeking approval to pay a monthly fee for  
9 the storage of the Vehicle, if necessary, until such time that it can be sold. The Trustee  
10 has reached out to ACE Parking ("ACE") who operates the parking structure in the building  
11 where the Trustee's Irvine office is located as well as surrounding buildings in the area.  
12 ACE has a vehicle storage program which is located at 20 Pacifica, Irvine, CA and charges  
13 \$95.00 per month for storage. The Trustee has searched for other storage options for the  
14 Vehicle and this option is the best one available. The Trustee anticipates that the Vehicle  
15 will be stored for no more than four months and requests reimbursement of not to exceed  
16 four months of storage fees or \$380.00. The Trustee reserves the right to pay the storage  
17 fees to the Debtors if she determines that storing the Vehicle with the Debtors is in the best  
18 interest of the Estate. Based upon an analysis of the sale of the Vehicle, the Trustee is of  
19 the opinion and belief that the proposed sale procedure is in the best interest of the Estate,  
20 as it will generate the most funds to the Estate for the benefit of unsecured creditors.

21 \_\_\_\_\_  
22 <sup>1</sup> The duties of a trustee in a Chapter 7 filing are enumerated in 11 U.S.C. §704, which provides in  
relevant part as follows:

23 (a) The trustee shall—

24 (1) collect and reduce to money the property of the estate for which such  
trustee serves, and close such estate as expeditiously as is compatible with  
the best interests of parties in interest;

25 (2) be accountable for all property received;

26 11 U.S.C. §704(a).

27 Further, the Trustee, after notice and hearing, may sell property of the estate. 11 U.S.C. § 363(b).  
Courts ordinarily will approve a proposed sale if there is a good business reason for the sale and the sale is  
in the best interests of the estate. *In re Wilde Horse Enterprises, Inc.*, 136 B.R. 830, 841 (Bankr. C.D. Cal.  
1991); *In re Lionel Corp.*, 722 F.2d 1063, 1069 (2d Cir. 1983). In this case, the sale is anticipated to net the  
28 Estate no less than \$20,000.00.

Pursuant to Local Bankruptcy Rule 6004-1(g), once the sale closes, the Trustee will file with the Court a *Report of Sale* which details the sale terms approved and the identity of the buyer.

### III. CONCLUSION

Based upon the foregoing, the Trustee respectfully submits that good cause exists for granting the Sale Motion and requests that the Court enter an order which provides as follows:

1. Authorizing the Trustee to sell the Vehicle by any reasonable means, on an all cash basis and an as-is basis, as long as the Estate receives not less than \$20,000.00 for the Vehicle. The sale shall be without any warranties, representations or contingencies, free and clear of liens, claims and interests of third parties, with such liens, claims and interests to attach to the sale proceeds pending further Court order.

2. Authorize the Trustee to execute any and all documents to effectuate the sale of the Vehicle as proposed in the Sale Motion.

3. Authorize the Trustee to pay the Debtors \$806.00 on account of their exemption claim in the Vehicle.

4. Authorize the Trustee to reimburse either the Debtors or a third party for the costs of storage of the Vehicle in an amount not to exceed \$380.00.

5. Trustee's compliance with Local Bankruptcy Rule 6004-1(g) to file a Report of Sale detailing the terms of sale with the Court once the sale closes.

6. For such other and further relief as the Court deems just and proper under the circumstances of this case.

Dated: January 31, 2022

/s/ Lynda T. Bui  
Lynda T. Bui  
Chapter 7 Trustee for the bankruptcy estate of  
Francisco J. Perez aka Francisco Perez aka  
Francisco J. Perez, Jr. and Guadalupe Najera  
Perez

## **DECLARATION**

**DECLARATION OF LYNDA T. BUI**

I, Lynda T. Bui, declare and state as follows:

1. I am the Chapter 7 trustee for the bankruptcy estate of *In re Francisco J. Perez aka Francisco Perez aka Francisco J. Perez, Jr. and Guadalupe Najera Perez* ("Debtors"), Case No. 6:21-bk-15209-SY. I have personal knowledge of the facts set forth in this Declaration and could, if called as a witness, competently testify thereto.

2. I am familiar with the Debtors' bankruptcy proceeding and make this Declaration in support of my *Motion for Order Approving the Sale of Personal Property of the Estate (2014 Chevrolet Suburban) Pursuant to Bankruptcy Code §§ 363(b)(1) and (f)* ("Sale Motion"). All capitalized terms not otherwise defined herein shall have the meaning set forth in the Sale Motion.

3. The Debtors are in possession of a 2014 Chevrolet Suburban ("Vehicle"). In their Schedules filed on September 30, 2021 (docket 1), the Debtors valued the Vehicle at \$12,893.00 and claimed an exemption of \$806.00 pursuant to C.C.P. § 704.010.

4. The Debtors have advised that the Vehicle has been regularly maintained, is in good condition and has approximately 21,227 miles on it. Attached here as **Exhibit 1** are pictures of the Vehicle.

5. The Debtors have advised that they will cooperate with the turnover of the Vehicle to the Estate and then I will have the Vehicle placed in storage until such time that it can be sold. I am uncertain about the car market and will need to continue to market the Vehicle for sale once the Court grants this Motion in an effort to obtain the best and highest value for the Estate.

6. I have reached out to ACE Parking ("ACE") who operates the parking structure in the building where my Irvine office is located as well as surrounding buildings in the Irvine Spectrum area. I was informed that ACE has a vehicle storage program which is located at 20 Pacifica, Irvine, CA and charges \$95.00 per month for storage. I have searched for other storage options for the Vehicle and this option is the best one available.

1 I anticipate that the Vehicle will be stored for no more than four months and request  
2 reimbursement of not to exceed four months of storage fees or \$380.00.

3 7. After reaching out to Carmax and offering to sell the Vehicle, the Debtors  
4 received an offer for the Vehicle of \$27,000.00. However, the offer was only good for seven  
5 days after it was presented to the Debtors. Accordingly, I will need a Bankruptcy Court  
6 order before I reach back out to Carmax for a new offer and such offer may not be the  
7 same.

8 8. In order to obtain the best price for the Vehicle, I seek a Court order  
9 authorizing me to sell the Vehicle by any reasonable means (such as soliciting local dealers  
10 in the area or auction sites used for vehicles) on an all cash basis and an as-is basis, as  
11 long as the Estate can sell it for not less than \$20,000.00. I am giving the Estate extra  
12 cushion in case the market on used vehicles changes in the near future or that there is a  
13 delay because the Estate and the Debtors cannot gather all the necessary documents or  
14 items to consummate the sale. Consistent with my duties, my goal is to obtain the highest  
15 and best price for the Vehicle to maximize benefits to the Estate. The sale shall be without  
16 any warranties, representations or contingencies, free and clear of liens, claims and  
17 interests of third parties, with such liens, claims and interests to attach to the sale proceeds  
18 pending further Court order.

19 9. Based upon an analysis of the sale of the Vehicle, it is my opinion and belief  
20 that the proposed sale procedure is in the best interest of the Estate, as it will generate the  
21 most funds to the Estate for the benefit of unsecured creditors.

22 10. Pursuant to Local Bankruptcy Rule 6004-1(g), once the sale closes, I will file  
23 with the Court a *Report of Sale* which details the sale terms approved and the identity of  
24 the buyer.

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27 ///

28

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Lynda T. Bui

# **EXHIBIT 1**



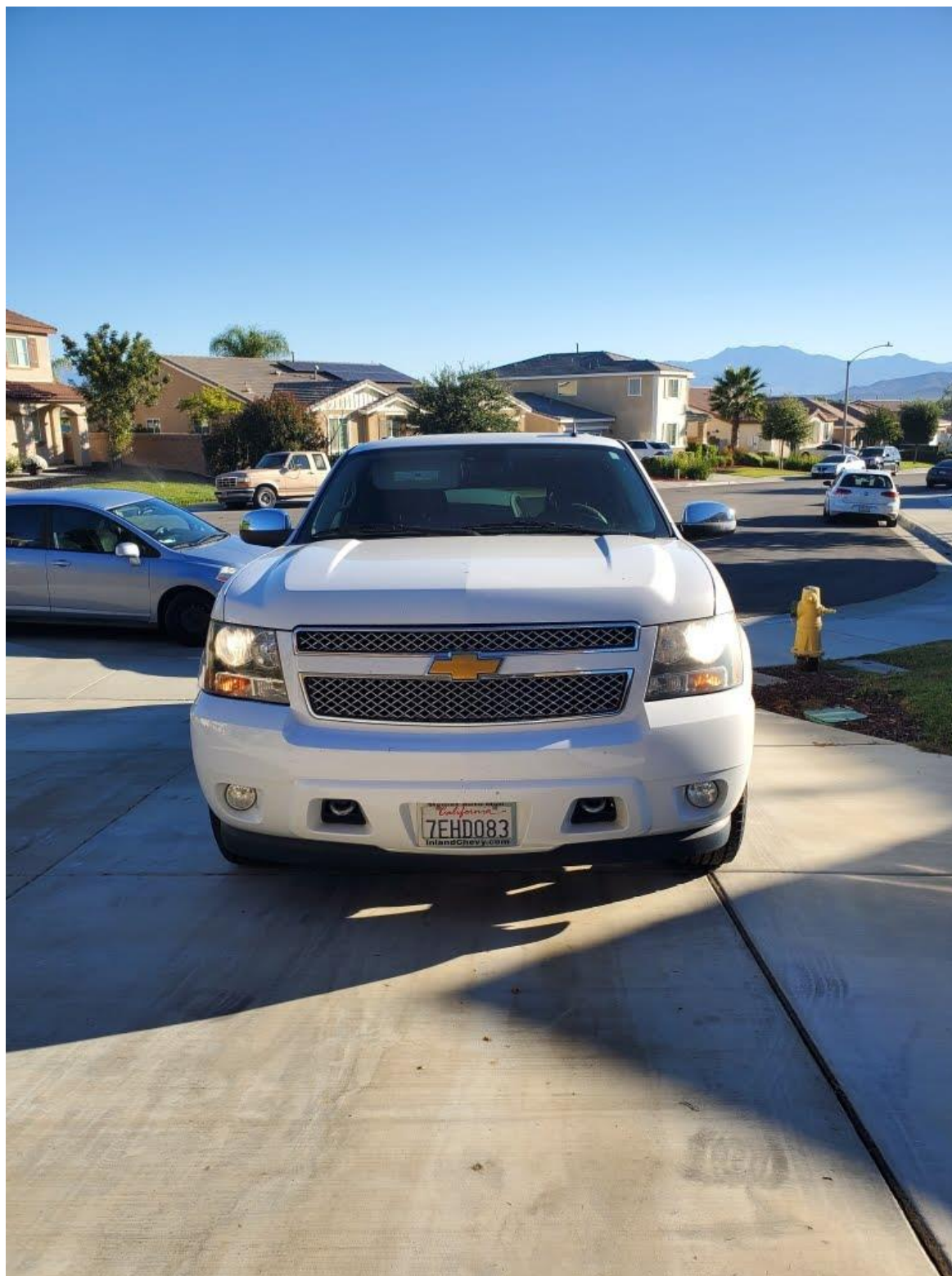




























**EXHIBIT "1"**  
Page 18

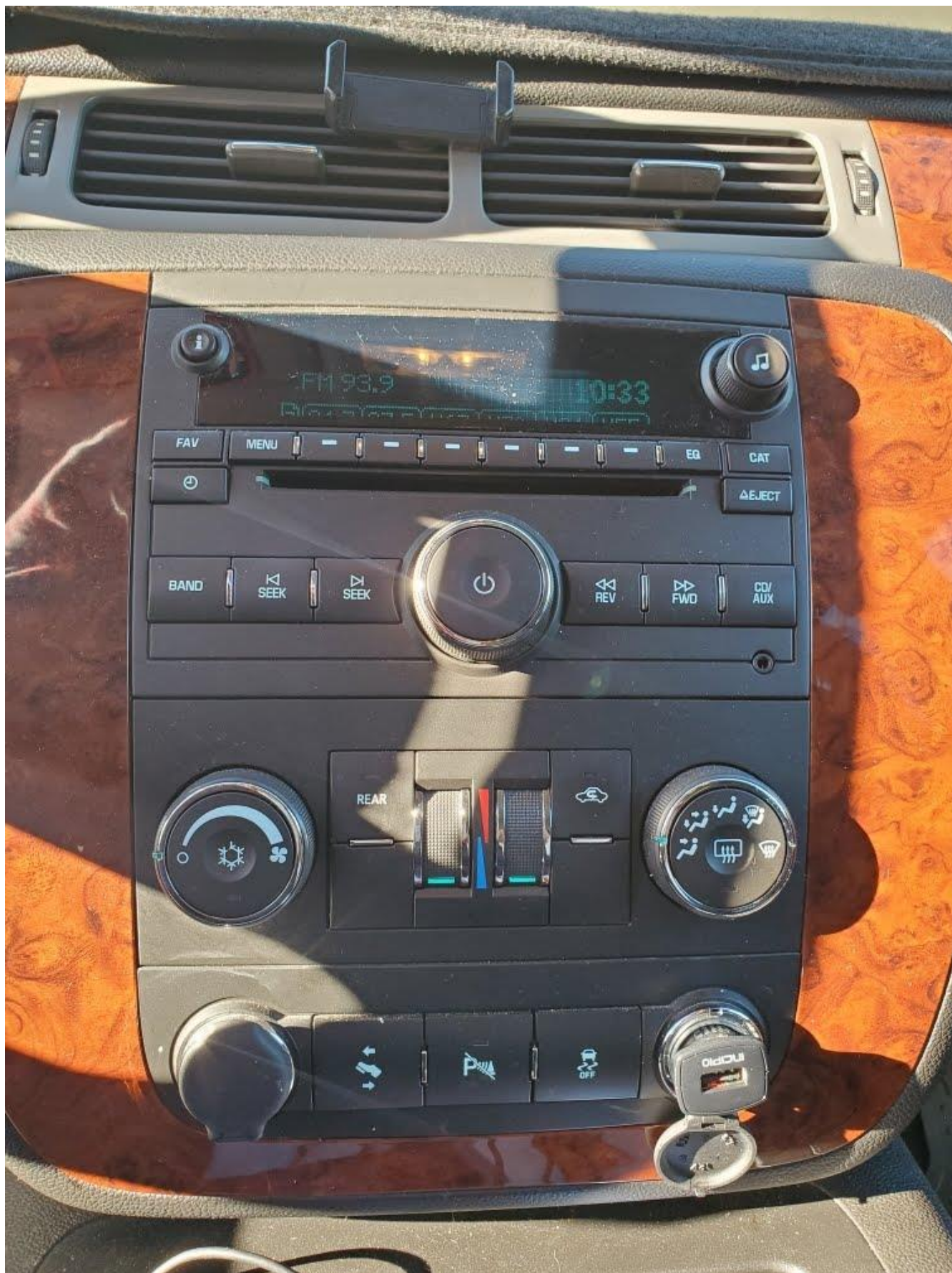












**EXHIBIT "1"**  
Page 22





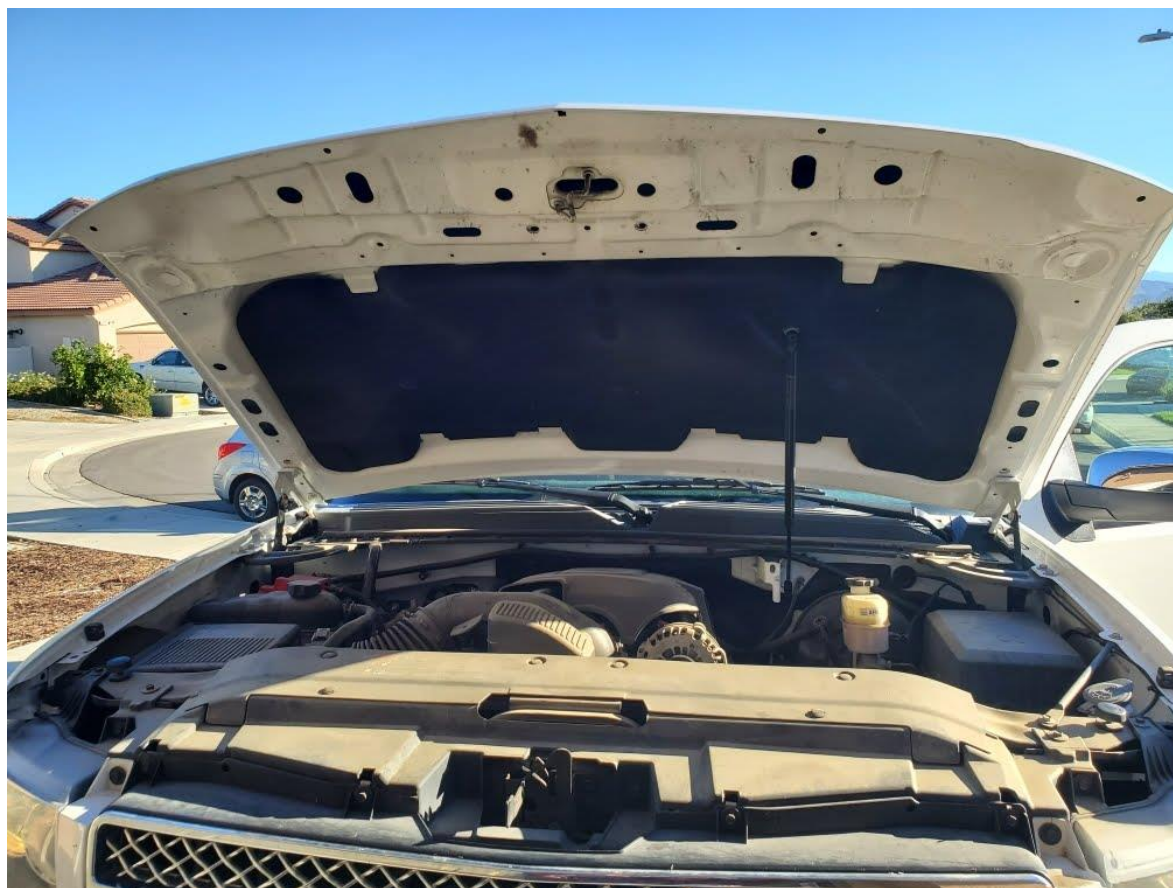
**EXHIBIT "1"**  
Page 23



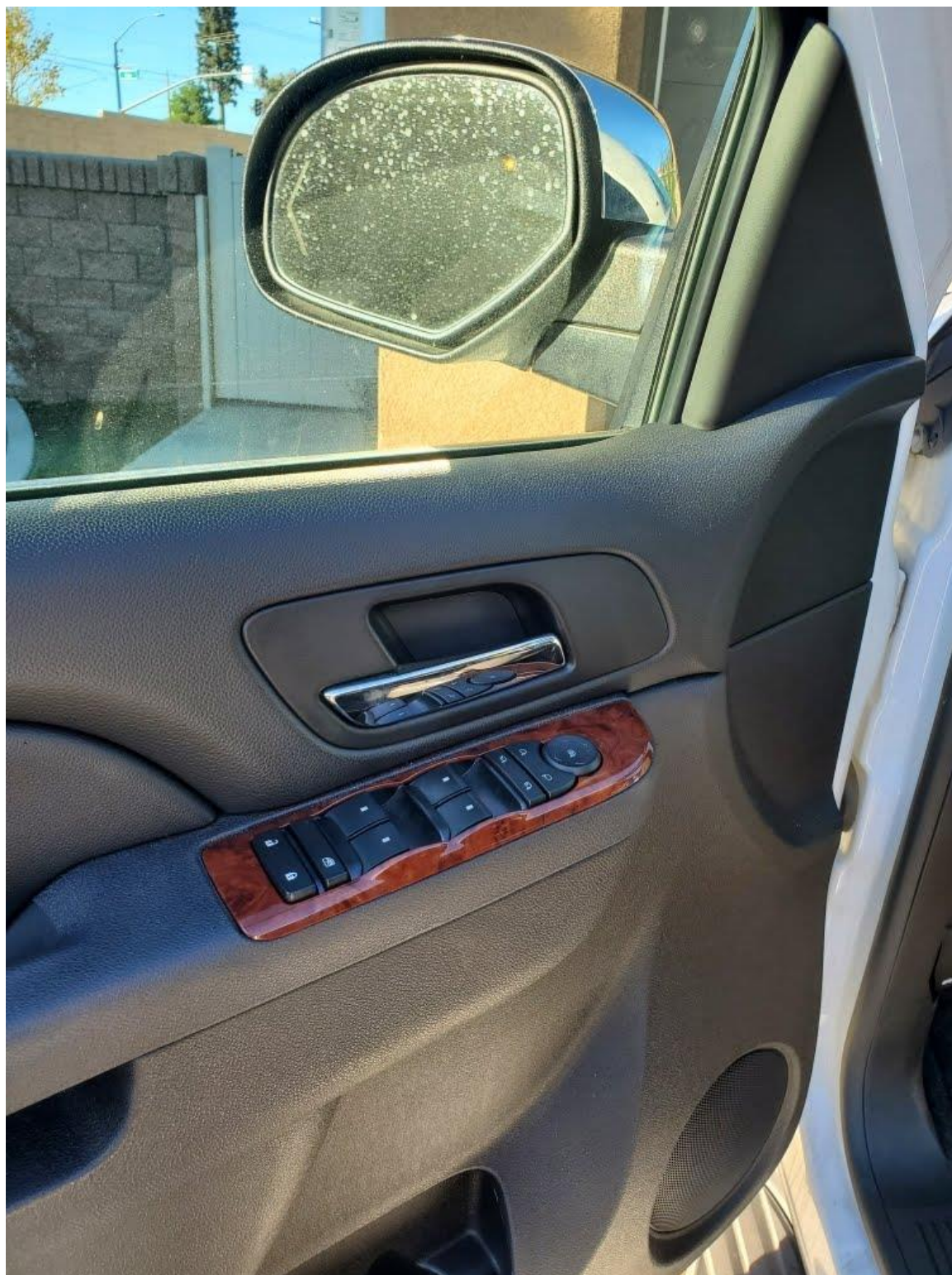








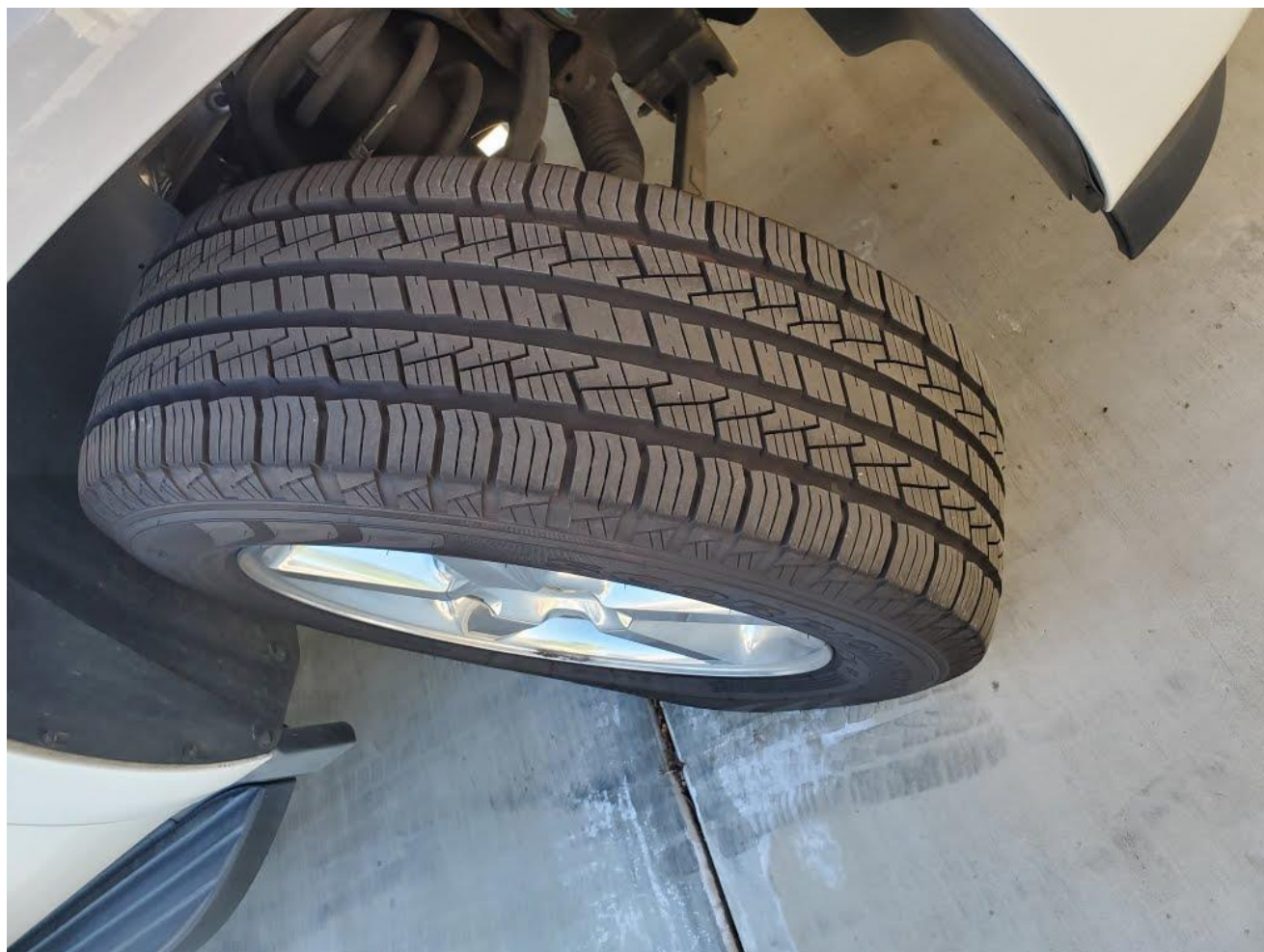


























## PROOF OF SERVICE OF DOCUMENT

I am over the age of 18 and not a party to this bankruptcy case or adversary proceeding. My business address is:  
**100 Spectrum Center Drive, Suite 600, Irvine, CA 92618**

A true and correct copy of the foregoing document entitled (*specify*): **NOTICE OF SALE OF ESTATE PROPERTY** will be served or was served **(a)** on the judge in chambers in the form and manner required by LBR 5005-2(d); and **(b)** in the manner stated below:

**1. TO BE SERVED BY THE COURT VIA NOTICE OF ELECTRONIC FILING (NEF):** Pursuant to controlling General Orders and LBR, the foregoing document will be served by the court via NEF and hyperlink to the document. On (*date*) **January 31, 2022**, I checked the CM/ECF docket for this bankruptcy case or adversary proceeding and determined that the following persons are on the Electronic Mail Notice List to receive NEF transmission at the email addresses stated below:

- **Attorney for Debtors:** Tristan L Brown    tristan@tlbrownlaw.com, astrid@tlbrownlaw.com
- **Chapter 7 Trustee:** Lynda T. Bui (TR)    trustee.bui@shulmanbastian.com, C115@ecfbis.com
- **Interested Party:** United States Trustee (RS)    ustpregion16.rs.ecf@usdoj.gov

☐ Service information continued on attached page

**2. SERVED BY UNITED STATES MAIL:**

On (*date*) **January 31, 2022**, I served the following persons and/or entities at the last known addresses in this bankruptcy case or adversary proceeding by placing a true and correct copy thereof in a sealed envelope in the United States mail, first class, postage prepaid, and addressed as follows. Listing the judge here constitutes a declaration that mailing to the judge will be completed no later than 24 hours after the document is filed.

**Judge's Copy**

U.S. Bankruptcy Court  
Attn: Honorable Scott H. Yun  
3420 Twelfth Street, Suite 345  
Riverside, CA 92501

☒ Service information continued on attached page

**3. SERVED BY PERSONAL DELIVERY, OVERNIGHT MAIL, FACSIMILE TRANSMISSION OR EMAIL** (state method for each person or entity served): Pursuant to F.R.Civ.P. 5 and/or controlling LBR, on (*date*) \_\_\_\_\_, I served the following persons and/or entities by personal delivery, overnight mail service, or (for those who consented in writing to such service method), by facsimile transmission and/or email as follows. Listing the judge here constitutes a declaration that personal delivery on, or overnight mail to, the judge will be completed no later than 24 hours after the document is filed.

☐ Service information continued on attached page

I declare under penalty of perjury under the laws of the United States that the foregoing is true and correct.

**January 31, 2022**

*Date*

**Erlanna Lohayza**

*Printed Name*

**/s/ Erlanna Lohayza**

*Signature*

**U.S. MAIL SERVICE LIST**

**DEBTORS**

FRANCISCO J. PEREZ  
GUADALUPE NAJERA PEREZ  
30023 WALES COURT  
MENIFEE, CA 92584-5607

**NEF - ATTORNEY FOR DEBTORS**

TRISTAN L BROWN  
THE TL BROWN LAW FIRM PC  
3517 CAMINO DEL RIO S #202  
SAN DIEGO, CA 92108-4045

**NEF - INTERESTED PARTY**

UNITED STATES TRUSTEE (RS)  
3801 UNIVERSITY AVENUE, SUITE 720  
RIVERSIDE, CA 92501-3255

**CREDITOR LISTING**

EMPLOYMENT DEVELOPMENT  
DEPT.  
BANKRUPTCY GROUP MIC 92E  
P.O. BOX 826880  
SACRAMENTO, CA 94280-0001

**CREDITOR LISTING**

FRANCHISE TAX BOARD  
BANKRUPTCY SECTION MS: A-340  
P.O. BOX 2952  
SACRAMENTO, CA 95812-2952

**CREDITOR LISTING**

ALLY FINANCIAL  
P.O. BOX 380901  
BLOOMINGTON, MN 55438-0901

**CREDITOR LISTING**

AMERICAN EXPRESS NATIONAL  
BANK  
C/O BECKET AND LEE LLP  
PO BOX 3001  
MALVERN PA 19355-0701

**CREDITOR LISTING**

AMEX  
P.O. BOX 981537  
EL PASO, TX 79998-1537

**CREDITOR LISTING**

BANK OF AMERICA  
PO BOX 982238  
EL PASO, TX 79998-2238

**CREDITOR LISTING**

BANK OF AMERICA, N.A.  
PO BOX 673033  
DALLAS, TX 75267-3033

**CREDITOR LISTING**

CALIFORNIA COAST CREDIT  
UNION  
PO BOX 502080  
SAN DIEGO, CA 92150-2080

**CREDITOR LISTING**

CALIFORNIA COAST CU  
9201 SPECTRUM CENTER BV  
SAN DIEGO, CA 92123-1407

**CREDITOR LISTING**

CAPITAL ONE BANK USA N  
PO BOX 30281  
SALT LAKE CITY, UT 84130-0281

**CREDITOR LISTING**

CAPITAL ONE, N.A.  
PO BOX 30281  
SALT LAKE CITY, UT 84130-0281

**CREDITOR LISTING**

CBNA  
PO BOX 6217  
SIOUX FALLS, SD 57117-6217

**CREDITOR LISTING**

COMENITYBANK/CAESARS  
PO BOX 182789  
COLUMBUS, OH 43218-2789

**CREDITOR LISTING**

COMENITYCB/ULTA MC  
PO BOX 182120  
COLUMBUS, OH 43218-2120

**CREDITOR LISTING**

CREDIT FIRST N A  
POB 81315  
CLEVELAND, OH 44181-0315

**CREDITOR LISTING**

DISCOVER FIN SVCS LLC  
POB 15316  
WILMINGTON, DE 19850-5316

**CREDITOR LISTING**

FREEDOM MORTGAGE CORP  
907 PLEASANT VALLEY AVE  
MOUNT LAUREL, NJ 08054-1210

**CREDITOR LISTING**

GOODYEAR TIRE/CBNA  
PO BOX 6497  
SIOUX FALLS, SD 57117-6497

**PREFERRED ADDRESS**

DSNB MACY S  
CITIBANK  
1000 TECHNOLOGY DRIVE MS  
777  
O FALLON MO 63368-2222

**CREDITOR LISTING**

MIDLAND CREDIT MANAGEMENT,  
INC.  
PO BOX 2037  
WARREN, MI 48090-2037

**CREDITOR LISTING**

REGIONAL ACCEPTANCE CO  
1424 E FIRE TOWER ROAD  
GREENVILLE, NC 27858-4105

**CREDITOR LISTING**

REGIONAL ACCEPTANCE  
CORPORATION  
PO BOX 1847  
WILSON, NC 27894-1847

**CREDITOR LISTING**

SEARS/CBNA  
PO BOX 6217  
SIOUX FALLS, SD 57117-6217

**CREDITOR LISTING**

SYNCB/SAMS CLUB  
PO BOX 965005  
ORLANDO, FL 32896-5005

**CREDITOR LISTING**

SYNCB/WALMART  
P.O. BOX 965022  
ORLANDO, FL 32896-5022

**CREDITOR LISTING**

US DEPARTMENT OF EDUCATION  
NATIONAL PAYMENT CENTER  
PO BOX 790336  
SAINT LOUIS, MO 63179-0336

**CREDITOR LISTING**

US DEPARTMENT OF EDUCATION  
P O BOX 16448  
ST PAUL, MN 55116-0448

**RETURNED MAIL**

**DUPLICATE**

GUADALUPE NAJERA PEREZ  
30023 WALES COURT  
MENIFEE, CA 92584-5607

**N/A**

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